

In the United States Bankruptcy Court
For the District of Maryland

In Re: Sylvia Hylton

Case No. 15-14649
Chapter 13

Debtor(s)

* * * * *

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the attached CHAPTER 13 PLAN was sent electronically via ECF and/or first class mail, postage pre-paid to the below listed parties the 14th day of May, 2015.

/S/ James R. Logan

James R. Logan
Attorney for the Debtor
2419 Maryland Avenue
Baltimore, MD 21218
(410) 243-1508

Ellen W. Cosby, Trustee
Via ECF

Label Matrix for local noticing
0416-1
Case 15-14649
District of Maryland
Baltimore
Thu May 14 11:44:19 EDT 2015
Capl/rmstr
Po Box 30253
Salt Lake City, UT 84130-0253

The Oaks at Old Court Homeowners Association
c/o Kathleen J. Young, Esquire
Elmore, Throop & Young, P.C.
P.O. Box 1473
5 Riggs Avenue
Severna Park, MD 21146-3879

Cedar Financial
24009 Ventura Blvd Ste 2
Calabasas, CA 91302-2550

Bank of America
Attn: Correspondence Unit/CA6-919-02-41
Po Box 5170
Simi Valley, CA 93062-5170

Chase Card
Po Box 15298
Wilmington, DE 19850-5298

Comenity Bank/Ann Taylor
Attention: Bankruptcy
Po Box 182686
Columbus, OH 43218-2686

Comenity Bank/vctrsssec
Po Box 182789
Columbus, OH 43218-2789

Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201-2305

Dept Of Ed/navient
Po Box 9635
Wilkes Barre, PA 18773-9635

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Diversified
10550 Deerwood Park Blvd
Jacksonville, FL 32256-2805

Dsnb Macys
9111 Duke Blvd
Mason, OH 45040-8999

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

GECRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GECRB/Lowes
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GECRB/Sams Club
Gecrb/Sams Club
Po Box 103104
Roswell, GA 30076-9104

Municipal E Cu Baltimo
Mecu Of Baltimore, Inc.
Attn. Bankruptcy Dept, 11th fl. 7 Redwoo
Baltimore, MD 21202-1106

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Sams Club / GEMB
Attention: Bankruptcy Department
Po Box 103104
Roswell, GA 30076-9104

Sears/cbna
133200 Smith Rd
Cleveland, OH 44130

Seterus Inc
8501 Ibm Dr, Bldg 201, 2dd188
Charlotte, NC 28262-4333

St Joseph Medical Ctr
7601 Osler Dr
Towson, MD 21204-7578

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2225

Suntrust Bk
Attn: Bankruptcy Dept
Po Box 85092 Mc Va-Wmrk-7952
Richmond, VA 23285-5092

Suntrust Mortgage/cc 5
Attn:Bankruptcy Dept
Po Box 85092 Mc Va-Wmrk-7952
Richmond, VA 23285-5092

Supervisor of Delin. Accts.
Rm. 1 Municipal Building
Holliday & Lexington Streets
Baltimore, MD 21202

Us Dept Of Education
Po Box 5609
Greenville, TX 75403-5609

Visa Dept. Stores
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040-8053

Wf Card/wb
Credit Bureau Disp
Des Moines, IA 50306

Ellen W. Cosby
300 E Joppa Road, Suite 409
Towson, MD 21286-3005

James R. Logan
James R. Logan P.A.
2419 Maryland Avenue
Baltimore, MD 21218-5017

Sylvia Hylton
3904 Queens Lace Street
Pikesville, MD 21208-2319

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Fia Csna
Po Box 982235
El Paso, TX 79998

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Citicorp Trust Bank
INVALID ADDRESS PROVIDED

End of Label Matrix	
Mailable recipients	32
Bypassed recipients	1
Total	33

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In Re: Sylvia Hylton

*

* Case No. 15-14649

* Chapter 13

*

Debtor

*

CHAPTER 13 PLAN

 X **Original Plan** **Amended Plan** **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
 - a. \$ 375.00 per month for a term of 60 months. OR
 - b. \$ _____ per month for _____ month(s),
\$ _____ per month for _____ month(s),
\$ _____ per month for _____ month(s), for a
total term of _____ months. OR
 - c. \$ _____ per month prior to confirmation of this plan, and
\$ _____ per month after confirmation of this plan, for a total term of
_____ months (if this option is selected, complete 2.e.i).
2. From the payments received, the Trustee will make the disbursements in the order described below:
 - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
 - b. Administrative claims under 11 U.S.C. §507(a)(2), including attorney's fee balance of \$ 3,500.00 (unless allowed for a different amount by an order of court). (*To be paid in accordance with Paragraph 4B of Local Rule Appendix F.)
 - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment:
\$ _____.
 - d. Other priority claims defined by 11 U.S.C. §507(a)(3)-(10). The Debtor anticipates the following priority claims: None.
 - e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:

- I. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

<u>Claimant</u>	<u>Redacted Acct. No.</u>	<u>Monthly Payment</u>
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- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

<u>Claimant</u>	<u>Anticipated Arrears</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
Seterus	\$12,500.00		

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.:</u>
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- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor: None.

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

- f. After payment of priority and secured claims, all allowed general, unsecured claims will be paid pro rata. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.): None.
4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post- petition charges, the loan shall be deemed current as of the filing of this case.
5. Secured Creditors who are holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.
6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:
7. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.
8. Non-standard Provisions: None.

4/14/15
Date

/S/ Sylvia Hylton
Debtor

/S/ James R. Logan
Attorney for Debtor

Joint Debtor